This Bulletin informs North Dakota financial institutions and the public of filed applications by state-chartered banks, state-chartered credit unions, and trust companies, and lists state-chartered banks' ATM installations. This Bulletin is for informational purposes only and does not constitute legal notice of an application.

STATE OF NORTH DAKOTA DEPARTMENT OF FINANCIAL INSTITUTIONS 2000 SCHAFER STREET, SUITE G BISMARCK ND 58501-1204 701-328-9933 DiscoverND.com/bank

BULLETIN DECEMBER 31, 2002, APPLICATIONS

<u>Date</u>	<u>Applicant</u>	<u>Status</u>		
CHANGE OF CONTROL APPLICATION				
12-21-01	NoDak State Trust Company, Bismarck, application for change of control by Jane Kirby for retroactive approval and to have State Banking Board release NoDak State Trust Company from conservatorship	Department filed civil action in District Court to dissolve and liquidate NoDak State Trust Company		
10-15-02	State Bancshares, Inc., Fargo, to acquire through merger Northern Capital Holdings, Inc., Fargo	Approved by State Banking Board 12-19-02.		
INVESTMENT IN SUBSIDIARY				
12-13-02	The Fingal State Bank, Fingal, to invest \$91,000 in a subsidiary leasing company, Huber & Associates, Inc.	Approved by State Banking Board 12-19-02.		
CREDIT UNION BRANCH APPLICATION				
9-9-02	Town and Country Credit Union, Minot, to establish a branch at 925 East 14 th Avenue, West Fargo	Approved by State Credit Union Board 12-6-02.		
<u>USURY</u>				

STATE BANKING BOARD

The usury rate for unregulated lenders the month of January 2003 is **7.001%**.

FOLLOWING ARE THE 2003 MEETING DATES:

STATE CREDIT UNION BOARD

(To begin at 9:00 a.m.)		(To begin at 9:30 a.m.)		
January 16 March 13	July 10 September 11	March 14 June 6	September 5 December 5	
Mav 8	November 13			